

Wives as primary breadwinners

Deborah Sussman and Stephanie Bonnell

One of the most dramatic transformations in the labour market in recent decades has been the tremendous growth in the labour force participation of married women. As a result, dual-earner, husband-and-wife families are quickly becoming the norm, shattering the image of the 'traditional' family in which the husband is the only breadwinner (Winkler 1998).

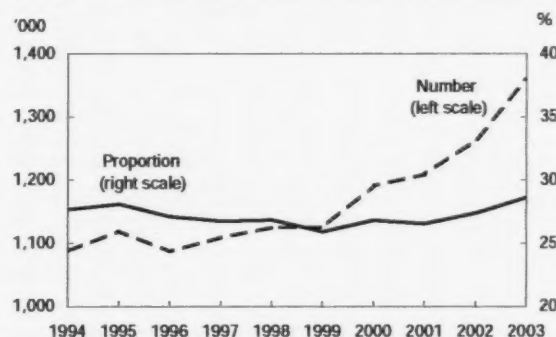
Reasons for the sustained increase in dual-earner couples are many, including the rise in women's educational attainment, the increase in their full-time employment rate, and expanded occupational opportunities. Other reasons, particularly for couples with children, involve increased acceptance of alternative work arrangements (flexible work hours, compressed work schedules, telework), expanded childcare options, and changes to parental leave. Together these factors have improved women's access to better-paying jobs and their ability to rise in the ranks. While for some couples the rising cost of living may have made two incomes a financial necessity, for others it may be a matter of both spouses pursuing their own interests or aspirations.

One notable corollary has been an increase in wives earning more than their husbands. Between 1967 and 1982, the proportion of wives who were primary breadwinners rose from 11% to 18% and hovered around 19% throughout most of the 1980s. The steady rise was likely the joint effect of women's long-term movement into higher-paying managerial and professional occupations (Hughes 1995), more women working full time, and better maternity benefits, combined with the much slower rise in men's average earnings over the period. During the recession of the early 1990s, the proportion of women who were primary

earners jumped to 25%,¹ mainly because men in high-wage and manufacturing jobs experienced periods of unemployment (Crompton and Geran 1995).

The proportion continued at approximately 1 in 4 dual-earner couples for the rest of the decade even as employment levels improved, hitting a high of 29% in 2003, or about 1.4 million couples (Chart A). The continued rise suggests that women in the role of primary breadwinner is not likely a temporary phenomenon resulting from a recessionary period.²

Chart A The number of dual-earner couples with primary-earner wives has continued to grow, while the proportion has remained stable



Source: Statistics Canada, Survey of Labour and Income Dynamics

Challenges facing less traditional couples

This reversal of traditional earnings patterns may come at a price, however. The distribution of household earnings between spouses has been found to affect gender roles, spending patterns, and household decision making. Although findings have been mixed,

Deborah Sussman is with the Labour and Household Surveys Analysis Division. She can be reached at (613) 951-4226. Stephanie Bonnell is on leave from the Income Statistics Division. The authors can be reached at perspectives@statcan.ca.

women's share of household income can be an important determinant in the decision to purchase home services such as cleaning or child care (Palameta 2003). This is an example of the persistence of traditional roles, since the income of these women is being used to buy services that reflect women's traditional role. Another study found that among couples in which the wife outearned the husband by more than 50%, the husbands did more housework, although their wives still did the lion's share (Tichenor 1999). Moreover, wives, regardless of earnings, maintained the responsibility for organizing the household and making sure things got done. This uneven division of labour may become a source of tension, which can lead to dissatisfaction with the relationship (Tichenor 1999) and perhaps a higher incidence of divorce (Heckert, Nowak and Snyder 1998).

In the same vein, another study found that when women were the chief wage earners (by at least \$10,000 more a year), complicated systems of shifting money into various spending pools were used to maintain the traditional role of the man as provider (Commuri and Gentry 2005). Also, full-time employed men in dual-earner couples who endorsed traditional gender roles were more likely to experience lower 'marital-role quality'³ when their wives' market-based success threatened their need to be the primary provider (Brennan, Barnett and Gareis 2001). In contrast, among their full-time employed wives, a higher marital-role quality was associated with greater participation by their husbands in child care.

On the positive side, some men may welcome the sharing of the financial burden, and the family as a whole can become a stronger economic unit as a result. A working wife may also allow a man to be financially supported while he switches careers or starts his own business (Fix 1994), or if he becomes unemployed.

Primary-earner wives: older and more educated

Primary-earner wives differ from other working wives in many ways. For one, they are slightly older. In 1994, the difference was only marginal: a median age of 39 versus 38.⁴ In 2003, the median age was 43 versus 41, and the gap appears to be growing. Their husbands were also slightly older, with a median age of 45 in 2003, compared with 43 for primary-earner husbands (Table 1).

Primary-earner wives are also generally more educated than secondary-earner wives and primary-earner husbands. In 2003, 30% had a university degree, compared with 21% of secondary-earner wives and 25% of primary-earner husbands. Only 35% had a high school diploma or less, compared with 42% of secondary-earner wives and 40% of primary-earner husbands. Moreover, more than one-third of primary-earner wives had more education than their husbands (data not shown). This educational pattern is similar to that of a decade earlier, only less pronounced.

Managerial and professional occupations more frequent

With their higher education levels, primary-earner wives have increased their presence in higher-paying occupations.⁵ In 2003, these

Table 1 Selected characteristics of dual-earner spouses

	Primary earner				Secondary earner			
	Wife		Husband		Wife		Husband	
	1994	2003	1994	2003	1994	2003	1994	2003
Median age	39	43	41	43	38	41	42	45
Education	%							
Less than high school	13.7	10.1	18.7	14.0	15.8	11.5	24.6	17.8
High school graduate	22.8	24.8	25.5	26.4	31.5	30.4	25.2	27.6
Postsecondary certificate or diploma	38.5	35.0	33.3	34.6	35.8	36.9	30.3	31.9
University degree	24.9	30.0	22.4	25.0	17.0	21.2	19.8	22.7
Work pattern								
Full-time	84.6	88.2	98.1	97.9	66.4	71.9	92.5	90.8
Part-time	15.4	11.8	1.9	2.1	33.6	28.1	7.5	9.2
Average paid weekly hours	31.2	29.5	38.4	35.2	23.9	23.4	29.4	26.7
Average work experience	Years							
	9.9	11.9	15.4	14.7	8.4	9.5	14.4	15.3

Source: Statistics Canada, Survey of Labour and Income Dynamics

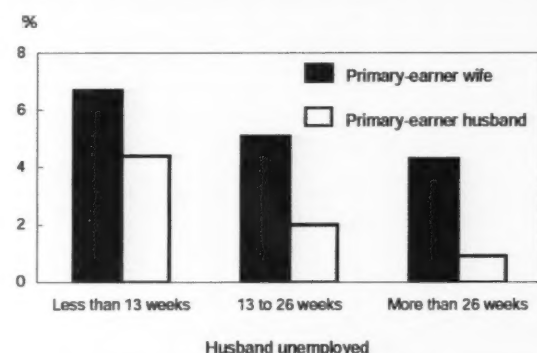
women were more likely than secondary-earner wives to be employed in managerial and professional occupations (40% versus 26%). Nevertheless, even though these positions were typically high-paying, primary-earner wives still could not match the earning power of primary-earner husbands in the same occupational group. Primary-earner wives in managerial and professional occupations earned on average \$68,000 annually while their male counterparts earned \$83,000. In general, primary-earner wives earned less than primary-earner husbands in each of the occupational groups examined.

Primary-earner husbands had a somewhat different occupational pattern, with 40% working in occupations related to construction, manufacturing and processing. Primary-earner husbands in this group had average earnings of \$48,000. Another 37% were employed in managerial and professional occupations (with average earnings of \$83,000). Secondary-earner husbands were found mostly in these same occupational categories, but their average earnings were less than half those of primary-earner husbands (Table 2).

Secondary-earner husbands more likely to have been unemployed

Earnings disparities can arise not only from differences in age, education and occupation, but also from differences in labour force attachment and work patterns. Indeed, 16% of secondary-earner husbands were unemployed at some point in 2003, compared with only 7% of primary-earner husbands (Chart B). Moreover, the length of the husband's unemployment spell was more likely to be longer when the wife was

Chart B In one in six dual-earner couples with a primary-earner wife, the husband was unemployed at some point in 2003



Source: Statistics Canada, Survey of Labour and Income Dynamics, 2003

the primary earner. More than one-quarter of secondary-earner husbands who had been unemployed spent more than six months looking for work. On the other hand, only 12% of primary-earner husbands were unemployed for that length of time. The same held true in 1994 when 22% of secondary-earner husbands were unemployed at some point during the year, compared with only 10% of primary-earner husbands. In some cases then, the wife's primary breadwinner role may not have been intended, but rather may have occurred by default.

Table 2 Dual-earner spouses by occupation and average earnings

	Primary earner				Secondary earner			
	Wife		Husband		Wife		Husband	
	%	Earnings (\$)	%	Earnings (\$)	%	Earnings (\$)	%	Earnings (\$)
All occupations	100	41,200	100	57,800	100	22,000	100	21,300
Managerial and professional	40	68,200	37	83,200	26	36,300	29	31,300
Financial, clerical, technical, culture and sport	33	38,500	9	50,100	37	26,700	12	28,600
Sales and service	19	32,900	14	51,600	28	16,700	18	23,800
Construction, manufacturing and processing	8	30,200	40	47,900	9	18,900	41	22,100

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2003

Long-term primary-earner wives

With longitudinal data, the duration of earnings patterns can be examined. Of couples with a primary-earner wife in 1999, almost half were still in that situation almost five years later.⁶

In 1999, long-term primary-earner wives had a median age of 42, as did working wives in general. However, primary-earner wives were more likely to have postsecondary education.

In line with their higher education, long-term primary-earner wives were also more likely to be in a managerial or professional occupation than wives in general. Indeed, more than 60% held such a position.

Higher rates of full-time work (90%) and longer workweeks (34 hours) were also characteristic of these primary-earner wives.

Five in six long-term primary-earner wives did not have preschool-aged children at home, so they may have been able to dedicate more energy to their careers, thus allowing them to maintain their primary breadwinner status for a longer period of time.

Long-term primary-earner wives had higher average earnings than other primary-earner wives and secondary-earner wives in 1999. The gap between their earnings and those of their husbands was on average larger as well. Indeed, almost two-thirds had more than twice the earnings of their husbands.

In short, compared with other wives, long-term primary-earner wives were older, more educated, and more likely to hold managerial or professional jobs. They were more likely to be full-time workers and work more paid hours, and less likely than secondary-earner wives to have

preschool children at home. They also had higher average earnings and the largest gap between their earnings and their husband's. Taken together, all these characteristics appear to have provided these women with the conditions not only to attain a primary-earner status, but also to maintain it for a longer period.

		Primary-earner wives	
1999	Secondary-earner wives	All	Long-term ¹
Years			
Median age	40	42	42
%			
Education	100.0	100.0	100.0
High school or less	45.3	41.0	37.1 ^E
Postsecondary education ²	54.7	59.0	62.9
Presence of preschool children	25.5	15.6	16.2 ^E
Work pattern			
Full-time	70.1	85.6	90.2
Average paid weekly hours	24.7	29.7	34.2
\$			
Average earnings	20,000	35,000	39,500

1 Five or more years.

2 Degree, certificate or diploma.

Source: Statistics Canada, Survey of Labour and Income, 1999 to 2003

Full-time schedule associated with primary-earner wives

Another area with marked differences was work patterns. Almost 90% of primary-earner wives worked full time in 2003, compared with less than 75% of those who were secondary earners. The full-time rate for primary-earner husbands was the highest at 98%, while secondary earners had a full-time rate similar to primary-earner wives. Viewed another way, secondary-earner wives were by far the most likely to work part time, with almost 30% doing so in 2003 compared with only 12% of primary-earner wives. For both primary- and secondary-earner husbands, the rates have changed little since 1994. For wives in general, however, full-time rates have increased, thereby reducing differences in work patterns between primary- and secondary-earner wives (Table 1).

Similarly, primary-earner wives also worked more hours per week and had more years of experience than their secondary-earner counterparts.⁷ Specifically, primary-earner wives worked on average 7 hours more a week (30 hours versus 23). As well, primary-earner wives had about 12 years of work experience in 2003, while secondary-earner wives had only 10 years. This is akin to the pattern a decade earlier when primary-earner wives worked 31 hours per week and had 10 years of experience, while secondary-earner wives worked 24 hours and had 8 years experience. Primary-earner husbands had the most paid weekly hours and years of experience in both 2003 (35 hours, 15 years) and 1994 (38 hours, 15 years).

The trends in work patterns associated with primary-earner wives (full-time work, more paid weekly hours, more years of work experience) may also be linked to added stress and the difficulty of maintaining a healthy

balance between paid work and family demands. People with the most demands on their time are under the most stress (Frederick 1995). Moreover, women dissatisfied with their work-life balance spent more time on the job than women who were satisfied (Frederick and Fast 2001). Also, professional and managerial women were less satisfied with their work-life balance and had higher odds of being time-crunched than other workers. Similarly, about two-thirds of full-time employed parents were dissatisfied with their work-life balance (Silver 2000). Both fathers and mothers attributed this dissatisfaction to not having enough time for their family and spending too much time on the job. Moreover, these dual-earner parents were often doing some form of household work (such as shopping, cleaning, or household maintenance) when they were with their children.

Data source and definitions

The **Survey of Labour and Income Dynamics (SLID)** is a longitudinal household survey that began in January 1993. Every three years some 15,000 households are added and surveyed annually for six years. The longitudinal portion of this study focused on people who entered the survey in 1999 (Panel 3) and responded consecutively for the next four years. This was the most recent panel for which three or more years of data were available.

Earnings refers to all wages and salaries or net income from self-employment. Net self-employment earnings can be negative. Employment Insurance benefits (including parental benefits), CPP disability benefits, and workers' compensation are not included, but employer-paid maternity leave and parental leave benefits are.

An **earner** receives a wage or salary as an employee or net income from self-employment during the reference year.

A **husband-wife family** includes all married and common-law couples with or without children or other relatives in the same household. It does not include same-sex couples.

Dual earners are husband-wife families in which both spouses reported employment income in the reference year.

Primary-earner wives earned at least one dollar more than their husband in the reference year.

Primary-earner husbands earned at least one dollar more than their wife in the reference year. They also include husbands who had earnings equal to their wife's (2% of all dual-earner couples).

Family income is the sum of incomes received by all family members: employment earnings, investment income, pensions, and government transfers.

Presence of children

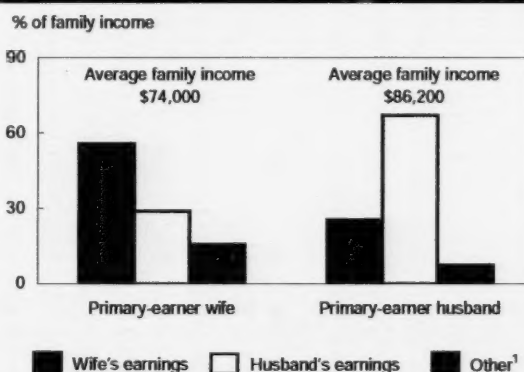
The timing of family formation can affect the earnings of women (Drolet 2002).⁸ A significant portion of opportunities for promotion and earnings growth occur early in one's career, a period that may often coincide with decisions related to marriage and family formation. Women who miss this stage because of child-raising will recover in terms of earnings only as their children grow older, or perhaps not at all.

Primary-earner wives were less likely than secondary-earner wives to have preschool-aged children at home. Indeed, only 15% of primary-earner wives had one or more preschoolers at home, compared with almost one-quarter of secondary-earner wives. This is consistent with primary-earner wives being older and having more work experience.

Income lower in families headed by primary-earner wives

In 2003, primary-earner wives earned about \$41,000, almost 30% less than primary-earner husbands (Table 2).⁹ This pattern was consistent across all occupational groups. Average family incomes also lagged behind—\$74,000 compared with \$86,000 for families in which the husband was the primary earner (Chart C). The tax system narrowed some of this gap, resulting in after-tax incomes of \$61,000 and \$69,000 respectively.

Chart C Primary-earner wives contributed less than primary-earner husbands to total family income



¹ Non-employment income and other family members' earnings
Source: Statistics Canada, Survey of Labour and Income Dynamics, 2003

Primary-earner wives also contributed less to family income than primary-earner husbands. Employment earnings of primary-earner wives represented just over half of their family's income, while the earnings of primary-earner husbands corresponded to two-thirds. As well, the contribution of other family members' earnings and non-employment income played a greater role when the wife was the primary earner, accounting for 16% of family income, compared with only 7% in families with the husband as the primary earner.

Most primary-earner wives have more than twice the earnings of their husbands

The amount by which a primary-earner wife outearns her husband can range from a little to a lot. If the couple's earnings are very close, the primary-earner status can shift more easily from one to the other than if the earnings are farther apart. In 2003, in nearly two-thirds of couples with a primary-earner wife, the wife earned more than twice as much as her husband.¹⁰ Only about one-quarter of primary-earner wives earned less than 50% more than their husband (data not shown). However, the ratio of wives' earnings to husbands' earnings has remained relatively static (Table 3).

Table 3 Ratio of earnings in dual-earner couples

	1994	1997	2000	2003
Primary-earner husband				
% of dual-earner couples	72.3	73.3	73.2	71.4
Ratio of husband's to wife's earnings	2.6	2.6	2.6	2.6
Primary-earner wife				
% of dual-earner couples	27.7	26.7	26.8	28.6
Ratio of wife's to husband's earnings	1.9	1.9	1.9	1.9

Source: Statistics Canada, Survey of Labour and Income Dynamics

Summary

Over the last four decades, the dramatic increase in dual-earner couples has been accompanied by an increase in wives as primary breadwinners. In nearly 1.4 million (29%) of the 4.7 million dual-earner couples in 2003, the wife was the primary breadwinner. These women tend to be older and more educated

than their secondary-earner counterparts. Many are more educated than their spouses. In line with their age and education, primary-earner wives are more frequently found in managerial and professional occupations. They are also more likely to have a full-time job, work more paid hours per week, and have more years of experience. All these characteristics are associated with higher earnings.

While most primary-earner wives had more than twice the earnings of their husbands in 2003, they did not match the earning power of primary-earner husbands. Moreover, the ratio of their earnings to their husbands' has on average remained relatively static since 1994. Their average family income also lagged behind that of families in which the husband was the primary breadwinner. Also, on average, primary-earner wives contributed less than primary-earner husbands to their family's total income.

Whether through intent or circumstance, primary breadwinner wives are likely to remain a significant part of Canada's labour force, a phenomenon that is likely to bring lasting changes to traditional gender roles, spending patterns, and household decision making.

Perspectives

■ Notes

1 The United States experienced a similar rise. According to the Current Population Survey, the proportion of dual-earner couples in which the wife earned more than the husband increased from 16% in 1981 to 23% in 1996 (Winkler 1998). The study was restricted to couples in which both spouses were aged 25 to 64; the self-employed were excluded.

2 It has been argued that the stable percentage of primary-earner wives, even during a strong economy, can be linked to structural changes in the labour market. For example, the presence of adult women aged 25 to 54 in the labour force has increased over time. Moreover, during the 1990s, the rapid growth of the information and communication technology sector drove the demand for more highly educated white-collar workers, while the slump in resources (mining and agriculture) and construction depressed growth for the less educated blue-collar workers. Government downsizing was also a factor during this period. However, labour market patterns since 2000 have proven to be the reverse of the 1990s, shifting from high-tech to housing construction (and real estate) and resources (mining), as well as reinvestment in public services, notably hospitals (Cross 2005).

3 Marital-role quality was determined using a list of 26 marital reward and 26 marital concern items. Subjects used a four-point scale (from 'not at all' to 'extremely') to indicate to what extent each of the items were currently rewarding or of concern. The reward items were weighted by 1 and the concern items by -1, and the weighted mean constituted the scale score. See Barnett et al. 1993 for more information and the complete list of role-quality measures.

4 The year 1994 was chosen for comparison since the previous study (Crompton and Geran 1995) looked at 1993.

5 Occupations were grouped. Managerial and professional: management occupations (group A in the Standard Occupational Classification); professional occupations in business and finance (B0); natural and applied sciences and related occupations (C); professional occupations in health, nurse supervisors and registered nurses (D0-D1); and occupations in social science, education, government service and religion (E). Financial, clerical and technical: financial, secretarial and administrative occupations (B1-B3); clerical occupations including supervisors (B4-B5); technical, assisting and related occupations in health (D2-D3); and occupations in art, culture, recreation and sport (F). Sales and service occupations (G). Construction, manufacturing and processing: trades, transport and equipment operators (H); occupations unique to primary industry (I); and occupations unique to processing, manufacturing and utilities (J).

6 To examine the earnings patterns of these couples over time, only couples who remained together for the entire five-year period were selected. In this way, the financial implications of marital dissolution would not be an issue. Moreover, couples had to maintain their dual-earner status for all five years. One million dual-earner couples in 1999 remained dual earners over the study period. In some 300,000 of them, the wife was the primary breadwinner.

7 This refers to years of work experience in full-year, full-time equivalents. Each year worked part time is counted as half a full-time year.

8 Drolet found that in 1998, the average hourly earnings of women who delayed having children were 17% higher than the earnings of those who had children early. Moreover, these women had an average of 1.7 more years of full-time, full-year work experience. Delaying children refers to postponing the birth of the first child at least one full year after the 'predicted' age for having children. Similarly, having children early refers to having children at least one full year before the predicted age for the birth of a first child. Predicted age is the average age for giving birth for the first time, taking into account education level, major field of study, urban size, and birth year of the mother.

9 Interestingly, secondary earners earned almost the same amounts: \$22,000 for wives, and \$21,000 for husbands. This implies that the difference in the average family income of the two family types was principally due to the earnings of the main breadwinner. The same was also true in 1994.

10 This high proportion is in part related to the inclusion of negative earners (the self-employed), and unemployed or retired persons who worked at some point during the year.

References

- Barnett, Rosalind C., Nancy L. Marshall, Stephen W. Raudenbush and Robert T. Brennan. 1993. "Gender and the relationship between job experiences and psychological distress: A study of dual-earner couples." *Journal of Personality and Social Psychology* 64, no. 5 (May): 794-806.
- Brennan, Robert T., Rosalind C. Barnett and Karen C. Gareis. 2001. "When she earns more than he does: A longitudinal study of dual-earner couples." *Journal of Marriage and Family* 63, no. 1 (February): 168-182.
- Commuri, Suraj and James W. Gentry. 2005. "Resource allocation in households with women as chief wage earners." *Journal of Consumer Research* 32, no. 2 (September): 185-195.
- Crompton, Susan and Leslie Geran. 1995. "Women as main wage-earners." *Perspectives on Labour and Income* (Statistics Canada, Catalogue no. 75-001-XPE) 7, no. 4 (Winter): 26-29.
- Cross, P. 2005. "Recent changes in the labour market." *Canadian Economic Observer* (Statistics Canada, Catalogue no. 11-010-XIB) 18, no. 3 (March): 3.1-3.10.
- Drolet, Marie. 2002. "Wives, mothers and wages: Does timing matter?" Analytical Studies Branch Research Paper Series, no. 186. Catalogue no. 11F0019MIE2002186. Ottawa: Statistics Canada.
- Fix, Janet L. 1994. "Partners on the green: More couples see earnings power shift." *USA Today*. October 17. Money section.
- Frederick, Judith A. 1995. *As time goes by... : Time use of Canadians*. Catalogue no. 89-544-XPE. Ottawa: Statistics Canada.
- Frederick, Judith A. and Janet E. Fast. 2001. "Enjoying work: An effective strategy in the struggle to juggle?" *Canadian Social Trends* (Statistics Canada, Catalogue no. 11-008-XIE) 61 (Summer): 8-11.

Heckert, D. Alex, Thomas C. Nowak and Kay A. Snyder. 1998. "The impact of husbands' and wives' relative earnings on marital disruption." *Journal of Marriage and Family* 69, no. 3 (August): 690-703.

Hughes, Karen D. 1995. "Women in non-traditional occupations." *Perspectives on Labour and Income* (Statistics Canada, Catalogue no. 75-001-XPE) 7, no. 3 (Autumn): 14-19.

Palameta, Boris. 2003. "Who pays for domestic help?" *Perspectives on Labour and Income* (Statistics Canada, Catalogue no. 75-001-XPE) 15, no. 3 (Autumn): 39-42.

Silver, Cynthia. 2000. "Being there: The time dual-earner couples spend with their children." *Canadian Social Trends* (Statistics Canada, Catalogue no. 11-008-XIE) 57 (Summer): 26-29.

Tichenor, Veronica Jaris. 1999. "Status and income as gendered resources: The case of marital power." *Journal of Marriage and Family* 61, no. 3 (August): 638-650.

Winkler, Anne E. 1998. "Earnings of husbands and wives in dual-earner families." *Monthly Labor Review* 121, no. 4: 42-48.